

## Information to identify the case:

Debtor 1:	<b>Tomas Cruz Jr.</b>	Social Security number or ITIN:	xxx-xx-1290
	First Name Middle Name Last Name	EIN:	--
Debtor 2:	<b>Dania Maria Cruz</b>	Social Security number or ITIN:	xxx-xx-2000
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/21/16
Case number:	<b>16-30154-CMG</b>	Date case converted to chapter:	7 4/17/17

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tomas Cruz Jr.	Dania Maria Cruz
2. All other names used in the last 8 years		
3. Address	290 Prospect Avenue Avenel, NJ 07001	290 Prospect Avenue Avenel, NJ 07001
4. Debtor's attorney Name and address	Javier L. Merino Dann & Merino, P.C. 1 Meadowlands Plaza Suite 200 Room 252 East Rutherford, NJ 07073	Contact phone 201-606-8160
5. Bankruptcy trustee Name and address	Bunce Atkinson Atkinson & DeBartolo 2 Bridge Ave., PO Box 8415 Bldg. 2, 3rd Floor Red Bank, NJ 07701	Contact phone (732) 530-5300



<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 4/18/17
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>May 17, 2017 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline: 7/17/17</b>         <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 4 of 7**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Tomas Cruz, Jr.  
 Dania Maria Cruz  
 Debtors

Case No. 16-30154-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

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 Total Noticed: 79

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db/jdb  
 tr +Tomas Cruz, Jr., Dania Maria Cruz, 290 Prospect Avenue, Avenel, NJ 07001-1157  
 +Bunce Atkinson, Atkinson & DeBartolo, 2 Bridge Ave., PO Box 8415, Bldg. 2, 3rd Floor, Red Bank, NJ 07701-8415  
 516770490 AllTran Financial, PO Bo x610, Sauk Rapids, MN 56379  
 516457452 +Amex, 9111 Duke Blvd, Mason, OH 45040-8999  
 516457457 +Beneficial New Jersey, 17 Academy Street #309, Newark, NJ 07102-2934  
 516457458 +Calypso Cay Resort, 4951 Calypso Cay Way, Kissimmee, FL 34746-5522  
 516457471 +Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, S Louis, MO 63179-0040  
 516457473 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, S Louis, MO 63179-0040  
 516457477 +Dann & Merino, P.C., 1 Meadowlands Plaza, Suite 200, Room 252, East Rutherford, NJ 07073-2152  
 516648886 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 516457478 +Dept Of Ed/Navient, Attn: Claims Dept, PO Box 9400, Wilkes Barr, PA 18773-9400  
 516457488 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster & Garbus LLP, ATTN: Bankruptcy, 60 Motor Parkway, Commack, NY 11725)  
 516770518 +Kabbage, ATTN: Bankruptcy, PO Box 77073, Atlanta, GA 30357-1073  
 516480989 +Lynx Asset Services LLC, 30 Freneau Avenue, Matawan, NJ 07747-3390  
 516457491 +Lynx Asset Services, Inc., ATTN: Bankruptcy, 30 Freneau Avenue, Matawan, NJ 07747-3390  
 516457492 +Michael A. Alfieri PC, 30 Freneau Avenue, Suite 2-A, Matawan, NJ 07747-3392  
 516596962 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
 516457493 +New Jersey Dept. of Taxation, ATTN: Bankruptcy, PO Box 245, Trenton, NJ 08695-0245  
 516457494 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 516457495 +Pinnacle, PO Box 130848, Carlsbad, CA 92013-0848  
 516770525 +Plave Koch PLC, 12005 Sunrise Valley Drive, Reston, VA 20191-3469  
 516538337 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)  
 516457498 +Santander Bank, 587 Main Street, Woodbridge, NJ 07095-1104  
 516457499 +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444  
 516482864 +TD Auto Finance LLC, c/o Michael E. Blaine, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835  
 516481093 +TD Auto Finance LLC, c/o Schiller, Knapp, Lefkowitz, & Hertz, LLP, 950 New Loudon Road, Suite 109, Latham, NY 12110-2100  
 516481112 +TD Bank Auto Finance, LLC, PO Box 16041, Lewiston, ME 04243-9523  
 516770533 #+The Cleaning Authority LLC, ATTN: Bankruptcy, 7230 Lee DeForest Drive, Columbia, MD 21046-3249  
 516530688 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516457509 +US Attorney General, US Dept of Justice, Bankruptcy Dept, PO Box 55, Ben Franklin Station, Washington, DC 20044-0055  
 516457510 Verizon, Recovery Department, One Alpharetta Place R, Alpharetta, GA 30004  
 516457512 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999  
 516457511 +Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053  
 516457514 Wells Fargo Home Projects Visa, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jmerino@dannlaw.com Apr 18 2017 22:14:03 Javier L. Merino, Dann & Merino, P.C., 1 Meadowlands Plaza, Suite 200, Room 252, East Rutherford, NJ 07073  
 tr +EDI: BB DATKINSON Apr 18 2017 21:58:00 Bunce Atkinson, Atkinson & DeBartolo, 2 Bridge Ave., PO Box 8415, Bldg. 2, 3rd Floor, Red Bank, NJ 07701-8415  
 smg E-mail/Text: usanj.njbank@usdoj.gov Apr 18 2017 22:15:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 18 2017 22:15:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516560188 EDI: BECKLEE.COM Apr 18 2017 21:58:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516578595 EDI: BECKLEE.COM Apr 18 2017 21:58:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516457449 +EDI: AMEREXPR.COM Apr 18 2017 21:58:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
 516457447 +EDI: AMEREXPR.COM Apr 18 2017 21:58:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
 516457450 +EDI: AMEREXPR.COM Apr 18 2017 21:58:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 516457453 +EDI: TSYS2.COM Apr 18 2017 21:58:00 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516457455 +EDI: TSYS2.COM Apr 18 2017 21:58:00 Barclays Bank Delaware, Po Box 8803,  
Wilmington, DE 19899-8803

516457462 EDI: CAPITALONE.COM Apr 18 2017 21:58:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238

516770498 +E-mail/Text: bankruptcy@cavps.com Apr 18 2017 22:15:30 Calvary SPV I LLC,  
500 Summit Lake Drive #400, Valhalla, NY 10595-1340

516457459 +EDI: CAPITALONE.COM Apr 18 2017 21:58:00 Capital One, Po Box 30285,  
Salt Lake City, UT 84130-0285

516485589 EDI: CAPITALONE.COM Apr 18 2017 21:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083

516457465 +EDI: CHASE.COM Apr 18 2017 21:58:00 Chase Card Services, Attn: Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298

516457468 +EDI: CHASE.COM Apr 18 2017 21:58:00 Chase Card Services, Po Box 15298,  
Wilmington, DE 19850-5298

516457472 +EDI: CITICORP.COM Apr 18 2017 21:58:00 Citibank, Po Box 6241,  
Sioux Falls, SD 57117-6241

516457474 +EDI: CITICORP.COM Apr 18 2017 21:58:00 Citibank/The Home Depot, Po Box 6497,  
Sioux Falls, SD 57117-6497

516457475 EDI: WFNNB.COM Apr 18 2017 21:58:00 Comenity Bank/nwyrk&co, Po Box 18215,  
Columbus, OH 43218

516457476 +EDI: WFNNB.COM Apr 18 2017 21:58:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,  
Westerville, OH 43081-2873

516688975 +E-mail/Text: bncmail@w-legal.com Apr 18 2017 22:15:22 Comenity Capital Bank/Paypal Credit,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

516457487 EDI: DISCOVER.COM Apr 18 2017 21:58:00 Discover Financial, Po Box 15316,  
Wilmington, DE 19850

516457482 +EDI: NAVIENTFKASMDOE.COM Apr 18 2017 21:58:00 Dept Of Ed/Navient, Po Box 9635,  
Wilkes Barre, PA 18773-9635

516467818 EDI: DISCOVER.COM Apr 18 2017 21:58:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025

516457486 +EDI: DISCOVER.COM Apr 18 2017 21:58:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025

516457490 EDI: IRS.COM Apr 18 2017 21:58:00 IRS, ATTN: Bankruptcy,  
1240 East 9th Street, Room #493, Cleveland, OH 44199

516770519 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Apr 18 2017 22:16:10 Kabbage,  
ATTN: Bankruptcy, PO Box 77081, Atlanta, GA 30357-1081

516586256 EDI: RESURGENT.COM Apr 18 2017 21:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

516457496 EDI: PRA.COM Apr 18 2017 21:58:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541

516688671 EDI: PRA.COM Apr 18 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
POB 41067, Norfolk VA 23541

516667864 EDI: PRA.COM Apr 18 2017 21:58:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

516688678 EDI: PRA.COM Apr 18 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Juniper,  
POB 41067, Norfolk VA 23541

516689706 EDI: PRA.COM Apr 18 2017 21:58:00 Portfolio Recovery Associates, LLC,  
c/o NFL Extra Points, POB 41067, Norfolk VA 23541

516688675 EDI: PRA.COM Apr 18 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541

516537971 EDI: Q3G.COM Apr 18 2017 21:58:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

516529095 +E-mail/Text: n.miller@santander.us Apr 18 2017 22:16:10 Santander Bank, N.A.,  
601 Penn Street, 10-6438-FB7, Reading, PA 19601-3544

516666328 +EDI: RMSC.COM Apr 18 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

516457505 +EDI: CHRYSLER.COM Apr 18 2017 21:58:00 TD Auto Financial, Po Box 9223,  
Farmington Hills, MI 48333-9223

516690523 +E-mail/Text: bncmail@w-legal.com Apr 18 2017 22:15:22 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516457507 EDI: TFSR.COM Apr 18 2017 21:58:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054

516457506 EDI: TFSR.COM Apr 18 2017 21:58:00 Toyota Motor Credit Co, Po Box 8026,  
Cedar Rapids, IA 52408

516457503 +EDI: WTRRNBBANK.COM Apr 18 2017 21:58:00 Target, C/O Financial & Retail Services,  
Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

516457504 +EDI: WTRRNBBANK.COM Apr 18 2017 21:58:00 Target, Po Box 673, Minneapolis, MN 55440-0673

516592486 EDI: WFFC.COM Apr 18 2017 21:58:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438

516457513 +EDI: WFFC.COM Apr 18 2017 21:58:00 Wells Fargo Home Projects Visa,  
Written Correspondence Resolutions, Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 46

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 79

Date Rcvd: Apr 18, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516770492\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
516457448\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
516770491\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
516457451\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
516770493\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
516770494\* +Amex, 9111 Duke Blvd, Mason, OH 45040-8999  
516457454\* +Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801  
516770495\* +Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801  
516457456\* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
516770496\* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
516770497\* +Beneficial New Jersey, 17 Academy Street #309, Newark, NJ 07102-2934  
516457463\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
516457464\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
516770501\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
516770499\* +Calypso Cay Resort, 4951 Calypso Cay Way, Kissimmee, FL 34746-5522  
516457460\* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
516457461\* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
516770500\* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
516457466\* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
516457467\* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
516770502\* +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
516457469\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
516457470\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
516770503\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
516770504\* +Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
516770505\* +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241  
516770507\* +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
516770506\* +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
S Louis, MO 63179-0040  
516770508\* Comenity Bank/nwyrk&co, Po Box 18215, Columbus, OH 43218  
516770509\* +Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873  
516770514\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Financial, Po Box 15316, Wilmington, DE 19850)  
516770510\* +Dann & Merino, P.C., 1 Meadowlands Plaza, Suite 200, Room 252,  
East Rutherford, NJ 07073-2152  
516457483\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
516457484\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
516457485\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
516770512\* +Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
516457479\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
516457480\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
516457481\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
516770511\* +Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400  
516770513\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
516770515\* ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: Forster & Garbus LLP, ATTN: Bankruptcy, 60 Motor Parkway,  
Commack, NY 11725)  
516770517\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, ATTN: Bankruptcy, 1240 East 9th Street, Room #493,  
Cleveland, OH 44199)  
516457489\* +IRS, c/o Bankruptcy Dept., PO Box 7346, Philadelphia, PA 19101-7346  
516770516\* +IRS, c/o Bankruptcy Dept., PO Box 7346, Philadelphia, PA 19101-7346  
516770520\* +Lynx Asset Services, Inc., ATTN: Bankruptcy, 30 Freneau Avenue, Matawan, NJ 07747-3390  
516770521\* +Michael A. Alfieri PC, 30 Freneau Avenue, Suite 2-A, Matawan, NJ 07747-3392  
516770522\* +New Jersey Dept. of Taxation, ATTN: Bankruptcy, PO Box 245, Trenton, NJ 08695-0245  
516770526\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)  
516770523\* +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
516770524\* +Pinnacle, Po Box 130848, Carlsbad, CA 92013-0848  
516770527\* +Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962  
516770528\* +Santander Bank, 587 Main Street, Woodbridge, NJ 07095-1104  
516457500\* +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444  
516457501\* +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444  
516457502\* +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444  
516770529\* +Santander Bank N.a., 865 Brook St, Rocky Hill, CT 06067-3444  
516770532\* +TD Auto Financial, Po Box 9223, Farmington Hills, MI 48333-9223  
516770535\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054)  
516457508\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)  
516770534\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 79

Date Rcvd: Apr 18, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
516770530\* +Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475,  
Minneapolis, MN 55440-9475  
516770531\* +Target, Po Box 673, Minneapolis, MN 55440-0673  
516770536\* +US Attorney General, US Dept of Justice, Bankruptcy Dept, PO Box 55, Ben Franklin Station,  
Washington, DC 20044-0055  
516770537\* Verizon, Recovery Departmen, One Alpharetta Place R, Alpharetta, GA 30004  
516770538\* +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
516770539\* +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999  
516770540\* +Wells Fargo Home Projects Visa, Written Correspondence Resolutions,  
Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335  
516770541\* Wells Fargo Home Projects Visa, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306  
516457497 ##+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962  
TOTALS: 0, \* 69, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 18, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Eamonn O'Hagan on behalf of Creditor IRS-DEPARTMENT OF TREASURY eamonn.ohagan@usdoj.gov  
Javier L. Merino on behalf of Joint Debtor Dania Maria Cruz jmerino@dannlaw.com,  
notices@dannlaw.com; sarah@dannlaw.com; bflick@dannlaw.com  
Javier L. Merino on behalf of Debtor Tomas Cruz, Jr. jmerino@dannlaw.com,  
notices@dannlaw.com; sarah@dannlaw.com; bflick@dannlaw.com  
Michael A. Alfieri on behalf of Creditor Lynx Asset Services LLC vdumani@malfierilaw.com  
Michael A. Alfieri on behalf of Loss Mitigation Lynx Asset Services, LLC  
vdumani@malfierilaw.com  
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com,  
tshariff@ecf.courtdrive.com; tshariff@schillerknapp.com; kcollins@schillerknapp.com  
TOTAL: 9